



Order Filed on March 15, 2024
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-1
DENISE CARLON, ESQUIRE KML LAW GROUP, P.C. 701 Market Street, Suite 5000 Philadelphia, PA 19106 215-627-1322 dcarlon@kmlawgroup.com Attorneys for Movant Cardinal Financial Company, Limited Partnership
In Re: Susan J. Bitsko Frank T. Bitsko Debtors

Case No.: 24-10317 CMG

Hearing Date: 3/20/2024 @ 10:00 a.m.

Judge: Christine M Gravelle

**ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO DEBTOR'S
CHAPTER 13 PLAN**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby
ORDERED

DATED: March 15, 2024



Honorable Christine M. Gravelle
United States Bankruptcy Judge

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Debtors: Susan J. Bitsko & Frank T. Bitsko
Case No.: 24-10317 CMG
Caption: **ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO
DEBTOR'S CHAPTER 13 PLAN**

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, Cardinal Financial Company, Limited Partnership, holder of a mortgage on real property located at 4 Maple Lane, Howell, NJ, 07731, Denise Carlon appearing, by way of objection to the confirmation of Debtor's Chapter 13 Plan, and this Court having considered the representations of attorneys for Secured Creditor and Peter Broege, Esquire, attorney for Debtors, Catherine Evans, and for good cause having been shown;

It **ORDERED, ADJUDGED and DECREED** that Debtors shall pay the arrearage claim of Secured Creditor in full when filed (estimated arrears of \$27,995.21) through the Chapter 13 plan; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Debtors are to make post-petition payments in accordance with the terms of the note, mortgage, and notices of payment change; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Debtors reserve their right to object to Secured Creditor's proof of claim and notice of payment change; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Secured Creditor's objection to confirmation is hereby resolved.

In re:
Frank T. Bitsko
Susan J. Bitsko
Debtors

Case No. 24-10317-CMG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin

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Date Rcvd: Mar 15, 2024

Form ID: pdf903

Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 17, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Frank T. Bitsko, Susan J. Bitsko, 4 Maple Lane, Howell, NJ 07731-1308

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 17, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 15, 2024 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor Cardinal Financial Company Limited Partnership dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Peter Broege	on behalf of Debtor Frank T. Bitsko pbroege@bnfsbankruptcy.com g1580@notify.cincompass.com;broege.peterj.b127774@notify.bestcase.com
Peter Broege	on behalf of Joint Debtor Susan J. Bitsko pbroege@bnfsbankruptcy.com g1580@notify.cincompass.com;broege.peterj.b127774@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

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User: admin

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TOTAL: 5